

August 15, 2014

Honorable Steven W. Rhodes
Office of the Bankruptcy Clerk
United States Bankruptcy Court
211 West Fort Street, Suite 2100
Detroit, Michigan 48226-3211

Re: Chapter 9 Case No. 13-53846

FILED

2014 AUG 18 A 9:42

U.S. BANKRUPTCY
E.D. MICHIGAN-DETROIT

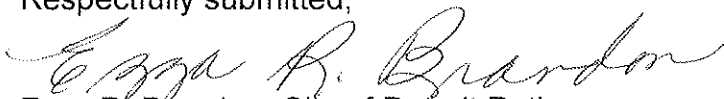
As a City of Detroit Retiree and Objector, I am seeking an opportunity to participate in the Confirmation Hearing by representing myself for two minutes. Since the recent announcement that the Plan of Adjustment was accepted, outstanding issues remain; such as, critical information concerning the Annuity Savings Fund (ASF) Recoupment calculation that was not made available to retirees prior to the vote. Because the Plan of Adjustment will result in dire lifetime consequences for retirees, I feel compelled to challenge the grossly reduced pension benefits and protections granted by the Michigan Constitution, loss of local control over the voting process including monitoring of the actual vote, and confusing voting instructions. In addition to the above-cited irregularities, deliberate inaccuracies were promoted by the media in order to garner support for the Plan of Adjustment which resulted in an unjust outcome.

During this bankruptcy the media has consistently reported to the citizens of the State of Michigan that retiree losses are only 4½ percent, meanwhile retirees grapple with the injustice of it all struggling to find ways and means to live on income reduced by 40-50%. In this Court, I request that the record reflect this 40-50% reality. As pensioners, we cannot reconcile the decision to dismantle our pensions in violation of the Michigan Constitution that guarantees pensions shall not be diminished or impaired. The current action leaves the door open for more cuts to our pensions. Yet, we suffer the actions taken that have imposed State taxes, gutted our health care and cost of living benefits which will surely paralyze retiree budgets for a lifetime. Like so many others, I have spent more than thirty years working to secure a financially sound future only to learn my previous health care insurance will increase more than ten-fold to \$1,300 a month.

Local administration of the vote with clear instructions provided would have reduced the 3200 improper ballots thereby altering the outcome of the vote. The written voting instructions did not mention signing and returning both pages of the Ballot. The Ballot number did not appear on both pages that were to be returned. Retirees who had already voted were given an opportunity to Change "No" Votes to "Yes" votes. The vote yielded 3200 "Improper" Ballots, which demonstrates a high level of confusion. Days after the votes were tabulated and announced, it was admitted in open court that ASF Recoupment calculation included a 6.75% lifetime interest rate. This admission revealed the lack of full disclosure to pensioners who had already accepted the plan, which makes the vote null and void in my opinion. To date, none of the legal representatives for the pensioners have requested relief from the Court on behalf of the retirees who are subject to ASF Recoupment.

Judge Rhodes, as the final arbiter in Case No. 13-53846, I remain hopeful that when all parties have rested and you have weighed all the facts in this case, justice will finally rain down on the City of Detroit.

Respectfully submitted,



Ezza R. Brandon, City of Detroit Retiree